

Issue 59: INSIDER'S EDGE: Open Enrollment Has Closed—What's Next?

Hi there, Insiders! In case you missed it, Open Enrollment closed on Monday, March 31! What does this mean for Marylanders?



As you may recall from *Issue 45: Open Enrollment and Special Enrollment Periods* way back in January, the end of open enrollment will impact Marylanders in different ways depending on their personal situation and the programs for which they are applying.

The Basics

Let's kick things off with my favorite topic—Medicaid!

Open Enrollment does ***not*** apply to Medicaid applicants. Consumers can apply for Medicaid ***year round***.

Caseworkers at local health departments and departments of social services should continue to work with people interested in applying for benefits. If the applicant does not qualify for Medicaid, caseworkers should follow their existing procedures for handing off the case.

What about folks who want to apply for qualified health plan (QHP) coverage, advance premium tax credits (APTC), and cost sharing reductions (CSR)?

For those who tried to apply but had problems with their application....

Individuals who created an account and attempted to enroll online by March 31, but experienced technical issues and were unable to complete their enrollment, can visit www.MarylandHealthConnection.gov to enroll by April 18, 2014. Help can also be obtained [in-person or by phone](#). The Consumer Support Center can be reached at [1-855-642-8572](tel:1-855-642-8572) ([1-855-642-8573](tel:1-855-642-8573) for services for the deaf or hard of hearing). For contact information for the local Connector Entities, visit <http://marylandhealthconnection.gov/health-insurance-in-maryland/help-with-health-insurance/health-insurance-support/>.

Individuals who experienced difficulty enrolling who contacted the designated hotline at [1.800.396.1961](tel:1-800-396-1961) and registered by March 31 will be contacted by phone by a consumer assistance representative who will help them enroll. Applicants can also visit www.MarylandHealthConnection.gov and continue their application to enroll before April 18, 2014 for coverage effective on May 1.

For those who didn't apply before open enrollment ended....

As a general rule, if someone did not apply during open enrollment, they cannot apply for insurance coverage through Maryland Health Connection until the next enrollment period. While individuals can choose to purchase insurance directly from a carrier, they won't be eligible for APTC or CSR to help reduce their medical costs.

However, some individuals may be eligible for a **special enrollment period**.

When is the next open enrollment period?

The next open enrollment begins on November 15, 2014 and ends on February 15, 2015.



The Exceptions: Events that Trigger a Special Enrollment Period

A special enrollment period allows an individual to apply for benefits using Maryland Health Connection **outside** the open enrollment period. In most cases, applicants have 60 days from the date of a triggering event to apply for benefits and select a QHP.

Events That Can Trigger a Special Enrollment Period Include:

- Getting married
- Birth, adoption, or foster care placement of a child
- Permanently moving to a new area that offers different health plan options
- For people already enrolled in Marketplace coverage, having a change in income or household status that affects eligibility for APTC and/or CSR
- A qualified individual or dependent loses minimum essential coverage (MEC)
- An individual newly gains status for US citizenship, US naturalization, or US lawful presence
- A qualified individual or enrollee demonstrates to the Maryland Health Connection that they have experienced exceptional circumstances
- A qualified individual's enrollment or non-enrollment in a QHP is unintentional, inadvertent, or erroneous and is the result of the error, misrepresentation, or inaction of the Exchange or HHS

Consumers can verify whether they are eligible for a special enrollment period by contacting the Consumer Support Center at [1-855-642-8572](tel:1-855-642-8572).

Stay tuned! Next week, I'll provide you with some more details about the events that trigger a special enrollment period.

Questions in the meantime? Send them to dhmh.medicaidmarge@maryland.gov.